

<i>SERFF Tracking Number:</i>	<i>AMMS-126333493</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Golden Rule Insurance Company</i>	<i>State Tracking Number:</i>	<i>43695</i>
<i>Company Tracking Number:</i>	<i>SA-S-1459</i>		
<i>TOI:</i>	<i>H16G Group Health - Major Medical</i>	<i>Sub-TOI:</i>	<i>H16G.002A Large Group Only - PPO</i>
<i>Product Name:</i>	<i>Association Group</i>		
<i>Project Name/Number:</i>	<i>SA-S-1459/SA-S-1459</i>		

## Filing at a Glance

Company: Golden Rule Insurance Company

Product Name: Association Group

TOI: H16G Group Health - Major Medical

SERFF Tr Num: AMMS-126333493 State: Arkansas

SERFF Status: Closed-Approved-  
Closed State Tr Num: 43695

Sub-TOI: H16G.002A Large Group Only - PPO Co Tr Num: SA-S-1459

Filing Type: Form

State Status: Approved-Closed

Reviewer(s): Rosalind Minor

Authors: Pat Allison, Anna Ferrell

Disposition Date: 10/12/2009

Date Submitted: 10/06/2009

Disposition Status: Approved-  
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: SA-S-1459

Project Number: SA-S-1459

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 10/12/2009

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Group Market Size: Large

Group Market Type: Association

Explanation for Other Group Market Type:

State Status Changed: 10/12/2009

Created By: Pat Allison

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Pat Allison

Filing Description:

Please see cover letter.

## Company and Contact

### Filing Contact Information

Anna Ferrell, Contract Analyst

7440 Woodland Drive

Indianapolis, IN 46278-1719

ALFERRELL@goldenrule.com

800-926-7602 [Phone] 7057 [Ext]

317-328-9645 [FAX]

### Filing Company Information

SERFF Tracking Number: AMMS-126333493 State: Arkansas  
Filing Company: Golden Rule Insurance Company State Tracking Number: 43695  
Company Tracking Number: SA-S-1459  
TOI: H16G Group Health - Major Medical Sub-TOI: H16G.002A Large Group Only - PPO  
Product Name: Association Group  
Project Name/Number: SA-S-1459/SA-S-1459  
Golden Rule Insurance Company CoCode: 62286 State of Domicile: Indiana  
7440 Woodland Drive Group Code: 707 Company Type: Life and Health  
Indianapolis, IN 46278 Group Name: State ID Number:  
(317) 297-0358 ext. [Phone] FEIN Number: 37-6028756

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## Filing Fees

Fee Required? Yes  
Fee Amount: \$35.00  
Retaliatory? No  
Fee Explanation: \$35 per form x 1 form = \$35  
Paid via EFT.  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Golden Rule Insurance Company	\$35.00	10/06/2009	31086294

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## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Approved-Closed	Rosalind Minor	10/12/2009	10/12/2009

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<i>Project Name/Number:</i>	<i>SA-S-1459/SA-S-1459</i>		

## Disposition

Disposition Date: 10/12/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Supporting Document	Cover Letter	Approved-Closed	Yes
Form	Arkansas Mental Disorder and Substance Abuse Rider	Approved-Closed	Yes

SERFF Tracking Number:	AMMS-126333493	State:	Arkansas
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## Form Schedule

Lead Form Number: SA-s-1459

Schedule Item	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed 10/12/2009	SA-S-1459	Policy/Cont Arkansas Mental ract/Fratern Disorder and al Substance Abuse Certificate: Rider Amendmen t, Insert Page, Endorseme nt or Rider	Initial		59.140	SA-S-1459 AR Mental- Substance Abuse Form.pdf

## ARKANSAS MENTAL DISORDER AND SUBSTANCE ABUSE RIDER

This rider is effective [on October 3, 2009, or at the same time as the *policy/certificate*, whichever is later].

Charges incurred by a *covered person* for diagnosis and treatment and for diagnosis and treatment of *mental disorders* and *substance abuse* will be considered *covered expenses* to the same extent as expenses incurred for any other *illness*. Benefits for these *covered expenses* will be subject to all the terms, conditions, exclusions, and limitations of the [*policy/certificate*], including any applicable *deductible amounts*, coinsurance, notification requirements, or maximum dollar limits.

This rider does not change, waive, or extend any part of the [*policy/certificate*], other than as stated herein.

Golden Rule Insurance Company

A handwritten signature in black ink, reading "Patrick F. Can". The signature is written in a cursive style with a large, looped initial "P".

Secretary

<i>SERFF Tracking Number:</i>	<i>AMMS-126333493</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Project Name/Number:</i>	<i>SA-S-1459/SA-S-1459</i>		

## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status</b>
		<b>Date:</b>
<b>Satisfied - Item:</b> Flesch Certification	Approved-Closed	10/12/2009
<b>Comments:</b>		
<b>Attachment:</b>		
C006.3 P006.3 Readability 42008.pdf		

	<b>Item Status:</b>	<b>Status</b>
		<b>Date:</b>
<b>Bypassed - Item:</b> Application	Approved-Closed	10/12/2009
<b>Bypass Reason:</b> Does not apply to this filing.		
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status</b>
		<b>Date:</b>
<b>Satisfied - Item:</b> Cover Letter	Approved-Closed	10/12/2009
<b>Comments:</b>		
<b>Attachment:</b>		
SA-S-1459 Flg Ltr Electronic.pdf		



**Certification of Reading Ease**

RE: Form (s) P-006.3, et al

C-006.3, et al

Golden Rule Insurance Company by Steven L. Pollack, President, does hereby certify to the best of our knowledge and belief that:

1. The Flesch reading ease test score of the above is: P-006.3, et al = 59.06  
C-006.3, et al = 59.14

2. The above is printed (except for : specification pages, schedules, tables and, with regard to any application, minor instructions concerning preparation) in not less than ten point type, one point leaded.

3. The number of words contained in the text is: P-006.3, et al = 17,116  
C-006.3, et al = 17,234

4. The numbers used in arriving at the above scores were:

Form #	<u>P-006.3, et al</u>	<u>C-006.3, et al</u>
Syllables	<u>27,303</u>	<u>27,497</u>
Words	<u>17,116</u>	<u>17,234</u>
Sentences	<u>1,354</u>	<u>1,368</u>

5. All text has been included in arriving at the above score(s), except for the following: Headings, defined terms, medical terminology and table of contents.

6. The entire text of the form(s) was analyzed in arriving at the above score(s), except as follows: See #5 above.

7. The readability of the above form(s) complies with the statutory and/or regulatory requirements of the following states: All states.

8. The above form(s) will be used in:

☐ individual health insurance

☐ individual life insurance

☒ group health insurance

☐ group life insurance

**APR 19 2008**

Date



Steven L. Pollack  
President

October 6, 2009

Rosalind Minor  
Arkansas State Department of Insurance  
Life, A&H Annuities  
1200 W. Third Street  
Little Rock, AR 72201-1904

Dear Ms. Minor:

Subject: Golden Rule Insurance Company  
NAIC Company No.: 62286  
Request for Group Health Approval  
Form: SA-S-1459 - Arkansas Mental Disorder and Substance Abuse Rider

The enclosed rider is submitted for your review and approval for use with our existing portfolio of group health forms. Golden Rule intends to offer this form in conjunction with previously approved certificates delivered to evidence coverage under master policies issued in the state of Illinois to a non-employer based association group.

This optional rider offers insureds coverage for diagnosis and treatment of mental disorders and substance abuse in accordance with 2009 AR H.B. 2195.

To the best of my knowledge, this form complies with the statutory and regulatory requirements of your state. The required documents are enclosed, accordingly.

If you should have any questions concerning this filing, please feel free to contact Policy Compliance at 800-926-7602 and request to speak with me. If you prefer, I may be contacted via e-mail at the following address: [alferrell@goldenrule.com](mailto:alferrell@goldenrule.com).

Thank you for your time and attention to this filing. I look forward to your reply.

Sincerely,



Anna Ferrell  
Contract Analyst  
Policy Compliance